

# Claims

- [c1] 1. A method of processing account-holder requests to authorize third-party transactions for an account at a financial institution on behalf of an account holder, the method comprising:
- receiving, at the financial institution, the account-holder requests to authorize the third-party transactions;
  - matching at least one specific request from among the account-holder requests to at least one specific third-party participant;
  - forwarding the at least one specific request to the at least one specific, third-party participant on behalf of the account holder;
  - receiving, at the financial institution, at least one participant confirmation from the at least one specific third-party participant; and
  - forwarding, from the financial institution, an account-holder confirmation of the at least one participant confirmation of the at least one specific request to the account holder.
- [c2] 2. The method of claim 1 further comprising establishing a pre-existing list of prospective third-party partici-

pants, wherein the at least one specific third-party participant is selected from the pre-existing list.

[c3] 3. The method of claim 2 wherein at least one of the forwarding of the at least one specific request to the at least one specific, third-party participant and the receiving, at the financial institution, the at least one participant confirmation from the at least one specific third-party participant is accomplished in accordance with participant communication preferences stored in a participant profile for the at least one specific third-party participant, the participant profile being stored in a data repository comprising participant profiles associated with the prospective third-party participants.

[c4] 4. The method of claim 1 wherein the forwarding, from the financial institution, of the account-holder confirmation of the at least one participant confirmation of the at least one specific request to the account holder is accomplished in accordance with account-holder communication preferences stored in an account-holder profile.

[c5] 5. The method of claim 2 wherein the forwarding, from the financial institution, of the account-holder confirmation of the at least one participant confirmation of the at least one specific request to the account holder is accomplished in accordance with account-holder commu-

nication preferences stored in an account-holder profile.

- [c6] 6. The method of claim 1 wherein the account-holder requests comprise at least one direct-deposit request.
- [c7] 7. The method of claim 2 wherein the account-holder requests comprise at least one direct-deposit request.
- [c8] 8. The method of claim 3 wherein the account-holder requests comprise at least one direct-deposit request.
- [c9] 9. The method of claim 4 wherein the account-holder requests comprise at least one direct-deposit request.
- [c10] 10. The method of claim 5 wherein the account-holder requests comprise at least one direct-deposit request.
- [c11] 11. A computer program product comprising a computer program for enabling a financial institution to authorize third-party transactions for an account on behalf of an account holder, the computer program further comprising:
  - instructions for receiving account-holder requests to authorize the third-party transactions;
  - instructions for matching specific requests from among the account-holder requests to specific third-party participants;
  - instructions for forwarding the specific requests to the

specific, third-party participants on behalf of the account holder;  
instructions for receiving participant confirmations from the specific third-party participants; and  
instructions for forwarding an account-holder confirmation of the participant confirmations of specific requests to the account holder.

[c12] 12. The computer program product of claim 11 wherein the computer program further comprises instructions for establishing a pre-existing list of prospective third-party participants, wherein the specific third-party participants are selected from the pre-existing list.

[c13] 13. The computer program product of claim 12 wherein the computer program further comprises instructions for creating a participant profile comprising participant communication preferences for each prospective third-party participant.

[c14] 14. The computer program product of claim 11 wherein the computer program further comprises instructions for creating an account-holder profile comprising account-holder communication preferences for the account holder.

[c15] 15. The computer program product of claim 12 wherein

the computer program further comprises instructions for creating an account-holder profile comprising account-holder communication preferences for the account holder.

- [c16] 16. The computer program product of claim 11 wherein the account-holder requests comprise direct-deposit requests.
- [c17] 17. The computer program product of claim 12 wherein the account-holder requests comprise direct-deposit requests.
- [c18] 18. The computer program product of claim 13 wherein the account-holder requests comprise direct-deposit requests.
- [c19] 19. The computer program product of claim 14 wherein the account-holder requests comprise direct-deposit requests.
- [c20] 20. The computer program product of claim 15 wherein the account-holder requests comprise direct-deposit requests.
- [c21] 21. Apparatus to enable a financial institution to authorize third-party transactions for an account on behalf of an account holder, the apparatus comprising:

means for receiving account-holder requests to authorize the third-party transactions;

means for matching specific requests from among the account-holder requests to specific third-party participants;

means for forwarding the specific requests to the specific, third-party participants on behalf of the account holder;

means for receiving participant confirmations from the specific third-party participants; and

means for forwarding an account-holder confirmation of the participant confirmations of specific requests to the account holder.

[c22] 22. The apparatus of claim 21 further comprising means for establishing a pre-existing list of prospective third-party participants, wherein the specific third-party participants are selected from the pre-existing list.

[c23] 23. The apparatus of claim 22 further comprising means for creating a participant profile comprising participant communication preferences for each prospective third-party participant.

[c24] 24. The apparatus of claim 21 further comprising means for creating an account-holder profile comprising account-holder communication preferences for the ac-

count holder.

[c25] 25. The apparatus of claim 22 further comprising means for creating an account-holder profile comprising account-holder communication preferences for the account holder.

[c26] 26. A system to enable a financial institution to authorize third-party transactions for an account on behalf of an account holder, the system comprising:  
a user interface to receive account-holder requests to authorize the third-party transactions;  
at least one engine operatively connected to the user interface, the at least one engine to match specific requests from among the account-holder requests to specific third-party participants;  
a third-party participant interface to forward the specific requests to the specific third-party participants, the third-party participant interface operatively connected to the at least one engine;  
at least one data repository operatively connected to the at least one engine, the at least one data repository further comprising third-party participant profiles; and  
a fulfillment system to provide account-holder confirmation of the specific requests, the fulfillment system operatively connected to the at least one engine.

- [c27] 27. The system of claim 26 wherein the third-party participant profiles further comprise participant communication preferences for the specific third-party participants.
- [c28] 28. The system of claim 26 wherein the specific third-party participants comprise direct depositors.
- [c29] 29. The system of claim 27 wherein the at least one data repository further comprises account-holder profiles, the account-holder profiles further comprising account-holder communication preferences.
- [c30] 30. The system of claim 29 wherein the account-holder communication preferences comprises at least one of electronic and paper communication preferences.
- [c31] 31. The system of claim 28 wherein the at least one data repository further comprises account-holder profiles, the account-holder profiles further comprising account-holder communication preferences.
- [c32] 32. The system of claim 31 wherein the account-holder communication preferences comprises at least one of electronic and paper communication preferences.
- [c33] 33. The system of claim 26 wherein the user interface is operable to receive the account-holder requests from



the account-holder over the Internet.

[c34] 34. The system of claim 27 wherein the user interface is operable to receive the account-holder requests from the account holder over the Internet.

[c35] 35. The system of claim 28 wherein the user interface is operable to receive the account-holder requests from the account holder over the Internet.